

In re:
Frank Gaffin
Elizabeth Gaffin
Debtors

Case No. 21-13142-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Feb 25, 2022

Form ID: 318

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Frank Gaffin, Elizabeth Gaffin, 150 Deb Lane, Warminster, PA 18974-5260
14651828	+ Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 25 2022 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 26 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Feb 25 2022 23:51:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14651813	+ Email/Text: backoffice@affirm.com	Feb 25 2022 23:51:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14651814	+ EDI: PHINAMERI.COM	Feb 26 2022 04:53:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14651815	+ EDI: TSYS2	Feb 26 2022 04:53:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14651816	+ EDI: CAPITALONE.COM	Feb 26 2022 04:53:00	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14651817	+ EDI: CAPITALONE.COM	Feb 26 2022 04:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14651819	+ EDI: CITICORP.COM	Feb 26 2022 04:53:00	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
14651822	+ EDI: WFNNB.COM	Feb 26 2022 04:53:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14651821	+ EDI: WFNNB.COM	Feb 26 2022 04:53:00	Comenitybank/trwrds, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273
14651823	+ EDI: CITICORP.COM	Feb 26 2022 04:53:00	Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
14651824	+ Email/PDF: creditonebknofications@resurgent.com	Feb 25 2022 23:58:41	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873

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14651825	+ Email/Text: cashiering-administrationservices@flagstar.com	Feb 25 2022 23:51:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
14651826	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Feb 25 2022 23:51:00	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
14651827	+ EDI: IIC9.COM	Feb 26 2022 04:53:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
14651820	EDI: JPMORGANCHASE	Feb 26 2022 04:53:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14651828	+ Email/Text: bankruptcy@marinerfinance.com	Feb 25 2022 23:51:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
14651829	+ EDI: RMSC.COM	Feb 26 2022 04:53:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14651830	+ Email/Text: Bankruptcy@wsfsbank.com	Feb 25 2022 23:51:00	Wilmington Sav Fund So, 838 N Market, Wilmington, DE 19801-3154

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14651818		Capital One Bank Usa N, Attn: Bankruptcy, Po Box 30285

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2022 at the address(es) listed below:

Name	Email Address
BONNIE B. FINKEL	finkeltrustee@comcast.net NJ69@ecfbis.com;Finkeltrustee@comcast.net
JOSEPH L QUINN	on behalf of Debtor Frank Gaffin CourtNotices@rqplaw.com
JOSEPH L QUINN	on behalf of Joint Debtor Elizabeth Gaffin CourtNotices@rqplaw.com
REBECCA ANN SOLARZ	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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Information to identify the case:

Debtor 1	Frank Gaffin	Social Security number or ITIN	xxx-xx-9327
	First Name Middle Name Last Name	EIN	--
Debtor 2	Elizabeth Gaffin	Social Security number or ITIN	xxx-xx-0396
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 21-13142-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Frank Gaffin

Elizabeth Gaffin
fka Elizabeth Schmidt

2/24/22

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.